

Figure 1 - Application Status Detail Screen – Approved/Counter-offered Applications

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Mario	Amount Approved:	\$30,000.00
Reference Number:	000891245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
Vehicle Information			
N/D/Year:	New 2001	Buy Rate:	7.74%
Make:	Ford	Tier Level:	-
Model/Trm:	Explorer	FICO Score:	650
VIN#:		LTV Ratio:	130%
Mileage:	2000		
Credit Information			
Equifax		Trans Union	
Name:	Farida Lukmani	Fax Number:	(510)745-3244
Phone Number:	(800)458-3760 ext 3947	Lender Customer Serv.:	(800)223-5050
Comments To Credit Analyst			
Print To PDF		Print To XML	
Back to Application Status		Logout	

Figure 2 – Application Status Detail - Ineligible Approved Application

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Marie	Amount Approved:	\$30,000.00
Reference Number:	000681245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
Vehicle Information		Buy Rate: 7.74%	
NUD-Year:	New 2001	Tier Level:	-
MAKE:	Ford	FICO Score:	650
Model/Trim:	Explorer	LTV Ratio:	130%
VIN#:			
Mileage:	2000		
Credit Bureau Information		Comments To Credit Analyst	
Equifax		Trans Union	
Name:	Farida Lukmanji	Fax Number:	(516)745-3244
Phone Number:	(800)458-3756 ext.3847	Lender Customer Serv. #:	(800)223-6050
<input type="checkbox"/> Submit To Other Lenders			
This Credit Approval is not eligible for the e-Contracting process. Please follow Chase's Standard Paper process to contract this deal.			
Back to Application Status			

Figure 3 – Pending Application Status Detail Screen

Any Lender Application Status			
Applicant Information		Financing Information	
Applicant Name:	Banks, John	Requested Product:	Retail
Co-Applicant Name:	Banks, Sharon	Amount Requested: (Incl TT&L)	\$30,000.00
Reference Number:		Fees:	\$0.00
Status:	PENDING	LTV Ratio:	%
Vehicle Information			
NVID/Year:	New 2003	Analyst Information	
Make:	Ford	Name:	Joan DeMarco
Model/Trim:	Explorer	Fax Number:	800-654-8585
VIN#:		Phone Number:	800-546-1577
Lender Customer Serv.:			
Submit To Other Lenders			
Spot This Vehicle			

Figure 4 - Approved Application Status Detail Screen

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
CoApplicant Name:	Wilson, Marie	Amount Approved:	\$30,000.00
Reference Number:	000691245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
Vehicle Information		Durcheinformation	
NFLID-Year:	New 2001	Equifax	Trans Union
Make:	Ford		
Model/Trim:	Explorer		
VIN:			
Mileage:	2000		
Comments To Credit Analyst		Comments To Other Lenders	
<input type="checkbox"/> Contract this customer <input checked="" type="checkbox"/> Option 1 <input type="checkbox"/> Verify Contract Data Prior to Signatures <input type="checkbox"/> Verify Contract Data		<input type="checkbox"/> Option 2 <input type="checkbox"/> Verify Contract Data After Signatures <input type="checkbox"/> Database Verification	
Back to Application Status			

Figure 5 - Credit Bureau Summary

Credit Bureau Results

Applicant Information		Co-Applicant Information	
John Banks 335 Madison Avenue Garden City, NY 11530 SSN: 453-22-1185		Sharon Banks 335 Madison Avenue Garden City, NY 11530 SSN: 477-22-1212	

To view your applicant(s) credit report, click on the respective score.

Credit Bureau	Applicant	Co-Applicant	Combined
<input checked="" type="radio"/> Equifax	710	710	710/710
<input type="radio"/> Experian	700	690	700/690
<input type="radio"/> TransUnion	700	Incomplete	Incomplete
Update Application / e-Contract with customer data only.			

[Request Alternate Bureau](#) | [Print Application / E-Contract](#)

Figure 6 - Submit Application/eContract Screen

Submit An Application / e-Contract

Select a Vehicle Type:

New Used Demo

Select a Product Type:

Retail Lease Balloon

Do You Have a Trade-in?

Yes No

Request Application or e-Contract:

Application e-Contract

If the applicant is married and lives in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin), you should also provide the personal credit information on the applicant's spouse in the co-applicant section. The applicant's spouse is not required to be a co-applicant for the credit requested unless he/she wishes to be a co-applicant.

Figure 7 - eContract Data Entry Screen – Data Verification

Figure 8 - Successful Submission Message – Data Verification

Contract Status

Your Contract has been successfully submitted for verification.

Display: Advanced Search

Status: ALL Select field to search:
Show me: All Lenders Reference #:

Rec. Date	Reference#	Applicant	Lender	Product	Status	Booked Date/Time
08/07/2001	85845454547	Wilson, Vincent	Chase	Retail	e-Received	
08/07/2000	85845454547	Bull, Maria	Chase	Retail	Pending	
08/07/2001	81234454547	McHenry, Ada	Wells Fargo	Retail	e-Received	
03/08/2000	123456745474	Gates, Anna	AmeriCredit	Retail	Booked	03/18/2000 01:50PM
03/08/2000	125898745874	Sch. Paul	AmeriCredit	Retail	Pending	
03/08/2000	85845444444	Sommer, Tony	Chase	Retail	Booked	03/18/2000 01:00PM

Figure 9 - eReview Contract Status

Customer Information		Financing Information													
Applicant Name:	Wilson, Vincent	Product	Retail												
CoApplicant Name:	Wilson, Marie	Term:	48												
Reference Number:	000691245230	Amt Financed:	\$30,000.00												
Status:	e-REVIEW	Amt Disbursed:	\$30,250.00												
Vehicle Information		Customer Rate:	7.74%												
Model-Year:	New 2001	Buy Rate:	7.74%												
Make:	Ford	Dealer Bonus:	\$250.00												
Model/Trim:	Explorer	Fees:	\$0.00												
Vin #:	VWWD999888777444	Gap:	\$0.00												
Comments (including Analyst Notes): Proof of Income will be faxed.															
<table border="1"> <tr> <td>Reasons for Review</td> </tr> <tr> <td> <ul style="list-style-type: none"> • VIN Error • Buyer Address Different From Approval. </td> </tr> </table>				Reasons for Review	<ul style="list-style-type: none"> • VIN Error • Buyer Address Different From Approval. 										
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<p>You may contact Chase at the number below with any additional questions.</p> <table border="1"> <tr> <td colspan="4">Analyst Information</td> </tr> <tr> <td>Name:</td> <td>Flip Wilson</td> <td>Fax Number:</td> <td>(516)745-3244</td> </tr> <tr> <td>Phone Number:</td> <td>(800)458-3756 ext.3947</td> <td>Lender Customer Service:</td> <td>(800)223-5050</td> </tr> </table>				Analyst Information				Name:	Flip Wilson	Fax Number:	(516)745-3244	Phone Number:	(800)458-3756 ext.3947	Lender Customer Service:	(800)223-5050
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Figure 10 - eLender Verified/eDT Verified Contract Status

Contract Status						
Display		Advanced Search				
Status:	ALL	Select field to search:				
Show me:	All Lenders	Go	Reference #	Search		
Rec. Date	Reference#	Applicant	Lender	Product	Status	Booked Date/Time
07/31/2002		Banks, John	Spot Delivery	Retail	e-DTVerified	
02/25/2002	001234567980	CablePath Network	Chase	Retail	e-LenderVerified	
02/25/2002	000681245230	Wilson, Vincent	Chase	Retail	e-LenderVerified	
01/10/2002	91234454547	McNamara, Julie	Wells Fargo	Retail	e-LenderVerified	
01/09/2002	000594578412	Brockstone, James	Chase	Retail	Booked	01/15/2002 09:28AM
01/09/2002	000587454747	Thompson, Patricia	Chase	Retail	e-Funded	01/09/2002 01:56PM
01/09/2002	000887874741	Gleannon, John	Chase	Retail	e-Funded	01/09/2002 01:55PM
01/09/2002	98785432101	Eposito, James	Wells Fargo Accept.	Lease	Funded	01/12/2002 01:54PM
12/22/2001	000745874587	Carter, Claudine	Chase	Retail	Pending	
12/21/2001	000845554000	Sulli, Maria	Chase	Retail	Pending	
12/21/2001	123459745474	Oates, Anne	AmeriCredit	Retail	Booked	12/27/2001 01:56PM
12/20/2001	000754132144	Gamus, Tony	Chase	Retail	Booked	12/28/2001 01:00PM

Printable Format | Emailed To: Support Team

Figure 11 - Contract Data Entry Screen - Spot Delivery/Bypass Verification

Figure 12 - Contract Status Detail Page – Lender Verified Data

Any Lender Contract Status																																																									
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<p>"Print Review Copy" of the contract for the buyer. Please close the viewing window to continue.</p> <p><input type="button" value="Print Review Copy"/></p> <p><input type="button" value="Cancel"/> <input type="button" value="Modify"/></p> <p>Back to Contract Summary</p>																																																									

Figure 13 - AWS Web Overview Page

The screenshot shows a web-based interface for managing contract reviews. On the left, there is a large text box containing instructions for Step 2:

Step (2)
After tutor(s) has reviewed the contract, click on the "Obtain Signatures" link to continue.

To obtain another copy of the review contract, click on the "View & Print Review Copy" link. Close viewing window when done.

To return to Contract Details and continue later, click on the "Back to Contract Details" link.

On the right, there is a table titled "STEPS" with two rows:

STEPS	STATUS
(1) Print Review Copy	Complete ✓
(2) Obtain Signatures	Incomplete

At the bottom of the page, there are several buttons: "e-Signature by Sillanis" (with a signature icon), "Cancel", "Modify", "View & Print Review Copy", and "Back to Contract Details".

Figure 14 - Signature Page

To obtain signatures click on the signature field for each individual. You may save signatures only after obtaining all required signatures for each individual.

<p>Buyer Signatures</p> <p>Credit Insurance</p> <p>I Vincent Wilson, as the Buyer, HAVE READ the disclosures relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract # 000391245230.</p> <p>Contract Terms and Conditions</p> <p>I Vincent Wilson, as the Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 000391245230.</p>	<p>Co-Buyer Signatures</p> <p>Credit Insurance</p> <p>I Marie Wilson, as the Co-Buyer, HAVE READ the disclosures relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract # 000391245230.</p> <p>Contract Terms and Conditions</p> <p>I Marie Wilson, as the Co-Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 000391245230.</p> <p>Co-Signer Notice</p> <p>I Marie Wilson, as the Co-Buyer, HAVE READ and ACKNOWLEDGE the Notice to Co-Signer # 000391245230.</p>
<p>Dealer Signatures</p> <p>DEALER ACCEPTS CONTRACT.</p> <p>I am a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # 000391245230.</p> <p style="text-align: right;">TIME: _____</p> <p>This allows you to save the signatures you have obtained and return to complete the contract later.</p> <p style="text-align: right;"><input type="button" value="Save"/> <input type="button" value="Cancel"/> <input type="button" value="Ready"/> <input type="button" value="Print Contract Details"/></p>	

Figure 15 - Error Message if Signatures have not been Save

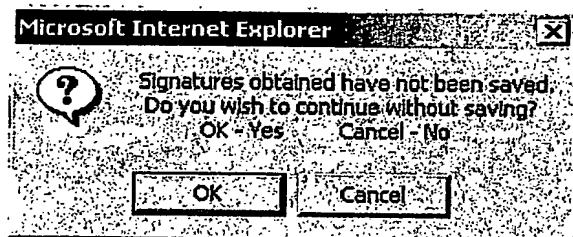


Figure 16 - Contract Status Details Page (Lender Verified Data) – No Signatures Obtained

Any Lender Contract Status

This Lender supports same day funding if all Contract data, including additional faxed documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information		Financing Information	
Applicant Name:	Wilson, Vincent	Product:	Retail
Co-Applicant Name:	Wilson, Marie	Term:	48
Reference Number:	000891245230	Amt Financed:	\$30,000.00
Status:	LENDER VERIFIED	Amt Disbursed:	\$30,250.00
		Customer Rate:	7.74%
		Buy Rate:	7.74%
		Dealer Bonus:	\$250.00
		Fee:	\$0.00
		Gap:	\$0.00
		Warranty:	\$1,000.00
		First Pay Duct:	\$0.00
		Dealer Subvention:	\$0.00
		Booking Date/Time:	

Vehicle Information

NUID-Year:	Nov 2001
Make:	Ford
Model/Trim:	Explorer
VIN:	1WWD999888777444

Proof of Income will be faxed.

Analyst Information

Name:	Flip Wilson	Fax Number:	(516)745-3244
Phone Number:	(800)455-3758 ext.3947	Lender Customer Service:	(800)223-5050

**Contract signatures are required.
Please select "Continue" to proceed.**

CONTINUE

Print Review Copy | **Cancel** | **Modify**

Back to Contract Summary

Figure 17 - AWS Overview Page – ALL Customer Signatures Obtained

STEPS	STATUS
(1) Print Review Copy	Complete ✓
(2) Obtain Signatures	Buyer Complete ✓ Co-Buyer Complete ✓ Dealer Incomplete

Step (2)
Dealer signature needed. Click on the "Obtain Signatures" link to continue this process.

To print a copy of the contract with buyer(s) signatures, click on the "Back to Contract Details" link and select "View & Print Copy" button.

 [View & Print Copy](#) [Cancel](#) [Modify](#) [Back to Contract Details](#)

Figure 18 - Refresh – Contract Status Detail ePartially Signed

Chase supports same day funding if all Contract data, including additional flood documentation, is in house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Your signatures are being processed. Please Refresh the screen.		<input type="button" value="Refresh"/>																																																								
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Figure 19 - Printing a Partially Signed eContract

Customer Information		Financing Information	
Applicant Name:	Wilson, Vincent	Product:	Refall
Co-Applicant Name:	Wilson, Marie	Term:	48
Reference Number:	000891245230	Amt Financed:	\$30,000.00
Status:	P Partially Signed	Amt Disbursed:	\$30,250.00
Vehicle Information		Comments to Funding Agent	
NUJD-Year:	New 2001	Comments to Funding Agent	
Make:	Ford	Comments to Funding Agent	
Model/Trac:	Explorer	Comments to Funding Agent	
Vin #:	1VWWD988888777444	Comments to Funding Agent	
Proof of Income will be faxed.		Dealer Information	
Name:	Filo Wilson	Fax Number:	(510)745-2244
Phone Number:	(800)459-3758 ext.3947	Lender Customer Service:	(800)223-5050
Optional: Click below to View & Print Copy of contract with buyer(s) signature.		Dealer signatures are required. Please select 'Continue' to proceed.	
<input type="button" value="View & Print Copy"/>		<input type="button" value="Continue"/>	
<input type="button" value="Cancel"/>		<input type="button" value="Logout"/>	
Back to Contract Summary			

Figure 20 - ALL signatures have been captured (including dealers')

To obtain signatures, click on the first signature box for each individual, or click on the "Get All" button to obtain all signatures at once after obtaining all required signatures for each individual.

Buyer Signatures	Co-Buyer Signatures
Credit Insurance	Credit Insurance
I, John Banks, as the Buyer, HAVE READ the disclosures relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract.	I, Sharon Banks, as the Co-Buyer, HAVE READ the disclosures relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract.
<i>Vincent Wilson</i>	<i>Marc Wilson</i>
Contract Terms and Conditions	Contract Terms and Conditions
I, John Banks, as the Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 0005891245230.	I, Sharon Banks, as the Co-Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract # 0005891245230.
<i>Vincent Wilson</i>	<i>Marc Wilson</i>
Co-Signer Notice	
I, Sharon Banks, as the Co-Buyer, HAVE READ and ACKNOWLEDGE the Notice to Co-Signer # 0005891245230.	
<i>Marc Wilson</i>	
Dealer Signatures	
DEALER ACCEPTS CONTRACT	
I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # 0005891245230.	
<i>John Banks</i>	
Title: Finance Manager	
All signatures have been obtained. Click below to return to Contract Details to print signed copies and submit for funding.	
<input type="button" value="Contract"/>	
<input type="button" value="Cancel"/> <input type="button" value="Modify"/>	
Retail Contract Details	

Figure 21 -Contract Status Detail – Refresh eSigned Status

Chase supports same day funding if all Contract data, including additional fraud documentation, is in-house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information		Financing Information	
Applicant Name:	Wilson, Vincent	Product:	Retail
CoApplicant Name:	Wilson, Marie	Term:	48
Reference Number:	000881245230	Amt Financed:	\$30,000.00
Status:	e Signed	Amt Disbursed:	\$30,250.00
		Customer Rate:	7.74%
		Buy Rate:	7.74%
		Dealer Bonus:	\$250.00
		Fee:	\$0.00
		Gap:	\$0.00
		Warranty:	\$1,000.00
		First Pay Deduct:	\$0.00
		Dealer Subvention:	\$0.00
		Booking Date/Time:	

Comments To Funding Analyst:
Proof of income will be faxed.

Agent Information			
Name:	Filip Wilson	Fax Number:	(519)745-3244
Phone Number:	(800)458-3758 ext.3847	Lender Customer Service:	(800)223-5050

Comments To Funding Analyst:

[Print Review Copy](#)

[Back to Contract Summary](#)

Figure 22 - Contract Status Detail – eSigned Status w/Print & Submit

Chase approves same day funding if all Contract data, including additional front documentation, is in-house by 4:00 p.m. local time Monday thru Friday. If received after this time, funds will be remitted the following business day.

Customer Information		
Applicant Name:	Wilson, Vincent	
CoApplicant Name:	Wilson, Marie	
Reference Number:	000091245230	
Status:	e-Signed	
Vehicle Information		
NUD-Year:	New 2001	
Make:	Ford	
Model/Trim:	Explorer	
Vin #:	WWWD999888777444	
Comments To Funding Analyst		
Proof of income will be faxed.		
Comments To Funding Analyst		
Name: Flip Wilson Fax Number: (515)745-3244		
Phone Number: (800)459-3759 ext.3947 Lender Customer Service: (800)223-5050		
Comments To Funding Analyst		
Print all necessary copies for the buyer(s) and your records. Once completed, refer to the printed fax cover sheet for final steps. NOTE: To print without submitting, click 'Print Signed Copy'.		
Print Signed Copy & Submit For Funding		
Print Signed Copy	Cancel	Modify
Back to Contract Summary		

Figure 23 - Contract Status Detail – After Print Final Copies AND Previous Credit Submittal- Spot Delivery

Spot Delivery Contract Status

Customer Information	
Applicant Name:	Banks, John
CoApplicant Name:	Banks, Sharon
Reference Number:	
Status:	e-Signed
Vehicle Information	
NAU/D-Year:	New 2003
Make:	Ford
Model/Trim:	Explorer
Vin #:	WWWD8888877744
Financing Information	
Requested Product:	Retail
Term:	48
Amt Requested:	\$30,000.00
Customer Rate:	7.74%
Fees:	\$0.00
Gap:	\$0.00
Warranty:	\$1,000.00
First Pay Deduct:	\$0.00
Booking Date/Time:	

STEP 1:
Print all necessary copies for the buyer(s) and your records.

STEP 2:
All signatures have been obtained. Please select the lender(s) that you wish to submit this e-Contract to.

[Back to Contract Summary](#)

Figure 24 - Contract Status Detail - ALL Signatures Obtained - NO CREDIT APPLICATION SUBMITTED

Spot Delivery Contract Status

Customer Information		Financing Information	
Applicant Name:	Banks, John	Requested Product:	Retail
CoApplicant Name:	Banks, Sharon	Term:	48
Reference Number:	12345678900	Amt Requested:	\$30,000.00
Status:	e-Signed	Customer Rate:	7.74%
		Fees:	\$0.00
		Cap:	\$0.00
		Warranty:	\$1,000.00
		First Pay Deduct:	\$0.00
		Booking Date/Time:	

An application has not yet been submitted on this customer.
Please click 'Prefill Application' below to proceed.

Figure 25 - Select Lender(s) Screen - Spot Delivery or Submit to Other Lender – Only Available if Prior Credit Application Submitted

Select Lenders:

YOU HAVE SELECTED	
New Retail Joint	John Beans
2003 Ford Explore	
Term / Capital or Unfund	48 months/\$30,000
Sharon Banks	

This application has been approved by the following e-Contract Lender(s). Please select one lender from this list whom you would like to submit the e-Contract.

Optional: If you would like to submit this customers application to other lenders, you may do so below.

Selected e-Contract Lender	Lender
<input checked="" type="checkbox"/> Any Lender	<input type="checkbox"/> AmeriCredit
<input type="checkbox"/> Capital One	<input type="checkbox"/> Chase Manhattan Bank
<input type="checkbox"/> Wells Fargo	

Next Step:

Compare Application & Contract	Submit Application To Other Lender
---	---

Cancel **Modify**

Figure 26 - Compare Application & Contract Screen - After Lender Has Been Selected for Funding

Any Lender Application/e-Contract Comparison

Any differences found are highlighted in blue.

APPLICATION - Customer Information		CONTRACT - Customer Information	
Applicant Name:	Banks, John	Buyer Name:	Banks, John
CoApplicant Name:	Banks, Sharon	CoBuyer Name:	Banks, Sharon
APS #:	95845454547	APS #:	95845454547
Status:	APPROVED	Status:	e DT Verified
APPLICATION - Vehicle Information		CONTRACT - Vehicle Information	
Model-Year:	New 2003	Model-Year:	New 2003
Make:	FORD	Make:	FORD
Model/Trim:	EXPLORER	Model/Trim:	EXPLORER
VIN#:		VIN#:	WWWD988888774444
Mileage:	2000	Mileage:	2000
APPLICATION - Financing Information		CONTRACT - Financing Information	
Program:		Program:	
Amount Approved:	\$30,000.00	Amount Financed:	\$30,000.00
Term:	48	Term:	48
Customer Rate:	7.74%	Customer Rate:	7.74%
Approved Payment:		Contract Payment:	\$729.33
Approved LTV:	78	Contract LTV:	78
Acquisition Fee:		Acquisition Fee:	
Stipulations			
RECENT COMPUTER PAYSTUB			
PROOF OF RESIDENCE			
Analyst Information			
Name:	CHRIS BURKE	Fax:	(516) 686-4959
Phone Number:	(800)459-3758 Ext: 3711	Lender Cust. Service Number:	(800)223-5050
Comments To Credit Analyst			
Print For Cover & Submit For Funding			
Bank to Select Lender			

Figure 27 - Accessing the eContract via Contract Status

Contract Status

Display		Advanced Search				
Status:	ALL					
Show me:	ALL					
+ Rec. Date		Applicant	Lender	Product	Status	Booked Date/Time
01/31/2003		Eposito, James	Wells Fargo Accept.	Lease	Funded	01/31/2003 04:24PM
01/31/2003		CablePath Network	Chase	Retail	e-Funded	01/31/2003 03:56PM
01/31/2003		Banks, John	Any Lender	Retail	e-Funded	01/31/2003 02:05PM
01/31/2003		e-Partially Signed				01/31/2003 01:57PM
01/31/2003		e-Signed	Wilson, Vincent	Chase	Retail	e-Funded
01/31/2002		Joseph, Quentin	Capital One	Retail	Pending	
01/30/2003		3249810	Wells Fargo	Retail	e-Funded	01/30/2003 12:54PM
01/30/2003		91234454547	McNamara, Julia			
01/28/2002		000745874587	Carter, Claudina	Chase	Pending	
01/28/2003		000687874741	Glennon, John	Chase	Retail	e-Funded
01/09/2003		000594578412	Brookstone, James	Chase	Retail	Booked

[Printable Format](#) | [Download To Spreadsheet](#)

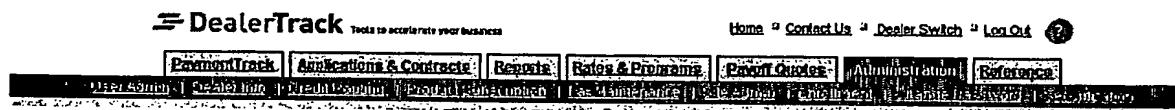


Figure 28

Figure 29

Securitization (Dealer View)

Booked Date	Applicant	Electronic Contracts	Request Export
02/24/2003	Banks, John	Copy	<input type="checkbox"/>
02/24/2003	McNamara, Julie	Copy	<input type="checkbox"/>
02/24/2003	Wilson, Vincent	Copy	<input type="checkbox"/>

Submit Request To Export

Figure 30

Securitization

Your request to export the following contracts has been submitted.

Requested By - Sue Jones - 02/25/2003 9:12:45 AM	Print
Booked Date	Applicant
02/24/2003	Banks, John
02/24/2003	McNamara, Julie
02/24/2003	Wilson, Vincent

Page: 1 of 1

Figure 31

DealerTrack Tools to accelerate your business

[Home](#) [Contact Us](#) [Dealer Switch](#) [Log Out](#) [?](#)

[DealerTrack](#) [Applications & Contracts](#) [Benefits](#) [Rates & Programs](#) [Export Quotes](#) [Administrivia](#) [Reference](#)

[Logout](#) [Helpdesk](#) [Credit Reporting](#) [Employee Administration](#) [Fax & Teleconference](#) [Site Admin](#) [Print Log](#) [Change Password](#)

Securitization

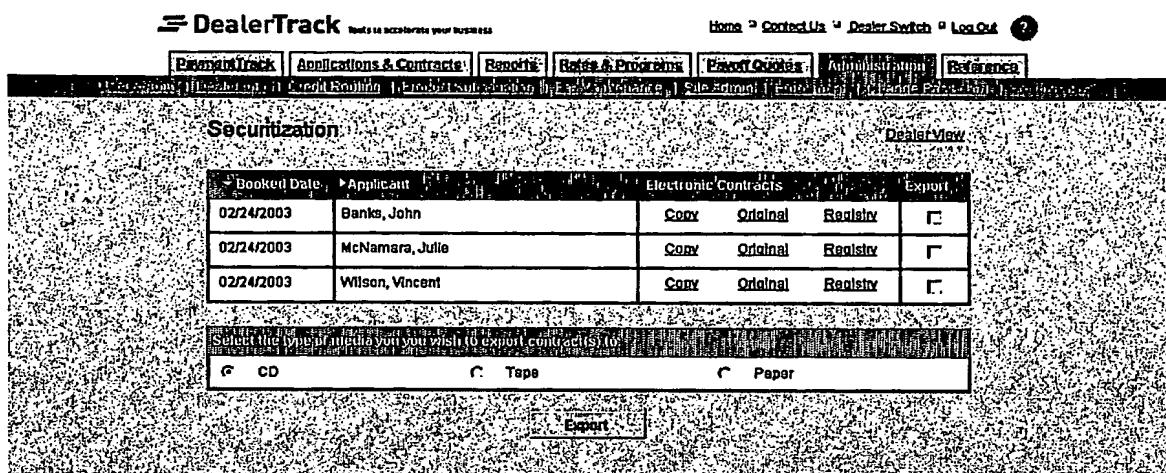
DealerView

Booked Date	Applicant	Copy	Original	Registry	Export
02/24/2003	Banks, John	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02/24/2003	McNamara, Julie	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
02/24/2003	Wilson, Vincent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Output media for the selected export command(s):

CD Tape Paper

REPORT



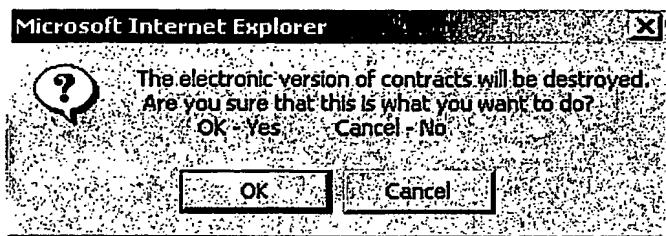


Figure 32

Figure 33

Securitization

The following electronic contracts have been exported to CD.

Exported By - Jonathan Smith - 02/25/2003 9:12:45 AM	Print
Booked Date	Applicant
02/24/2003	Banks, John
02/24/2003	McNamara, Julie
02/24/2003	Wilson, Vincent

Page: 1 of 1

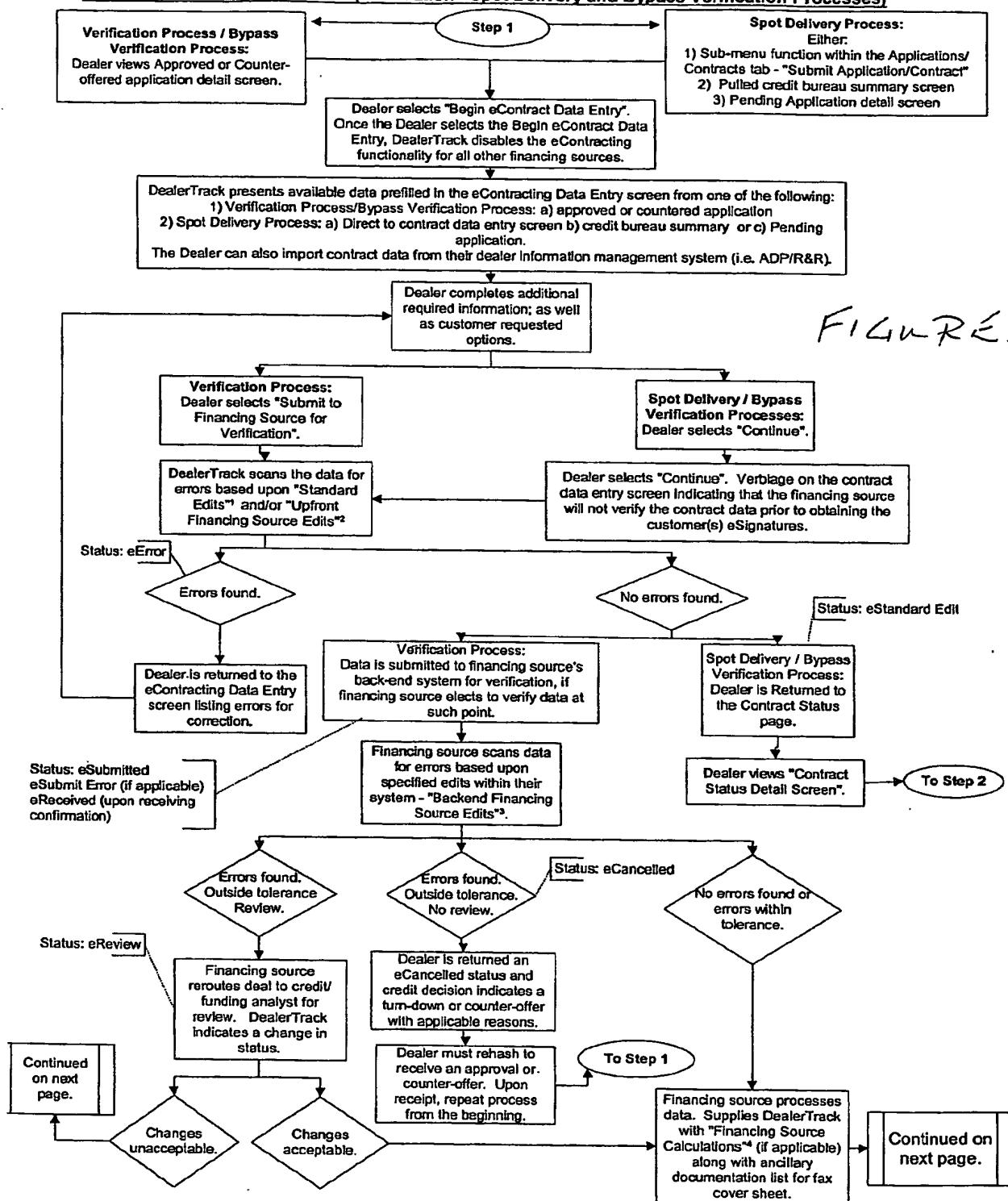
Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)


FIGURE 34

Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)

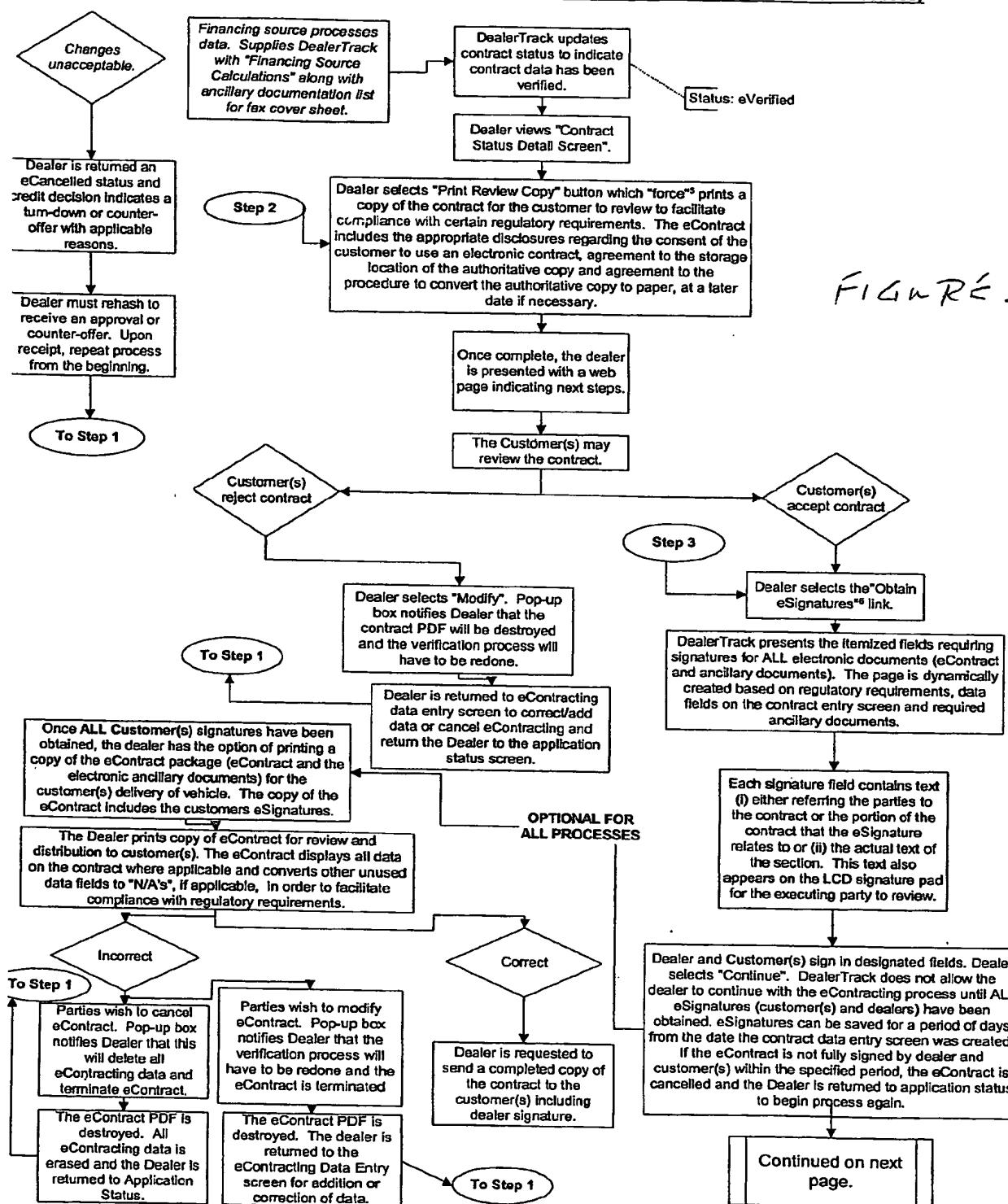
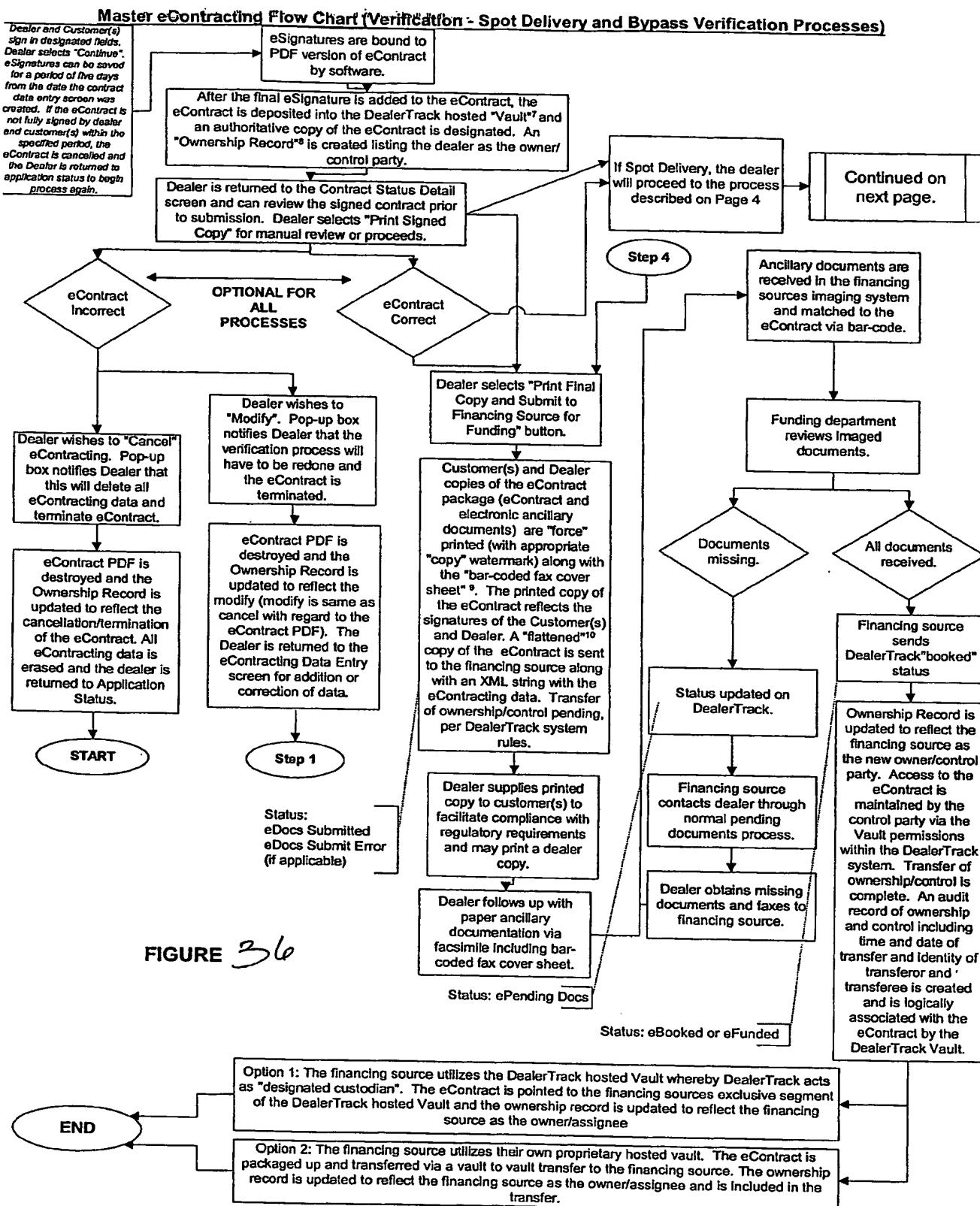
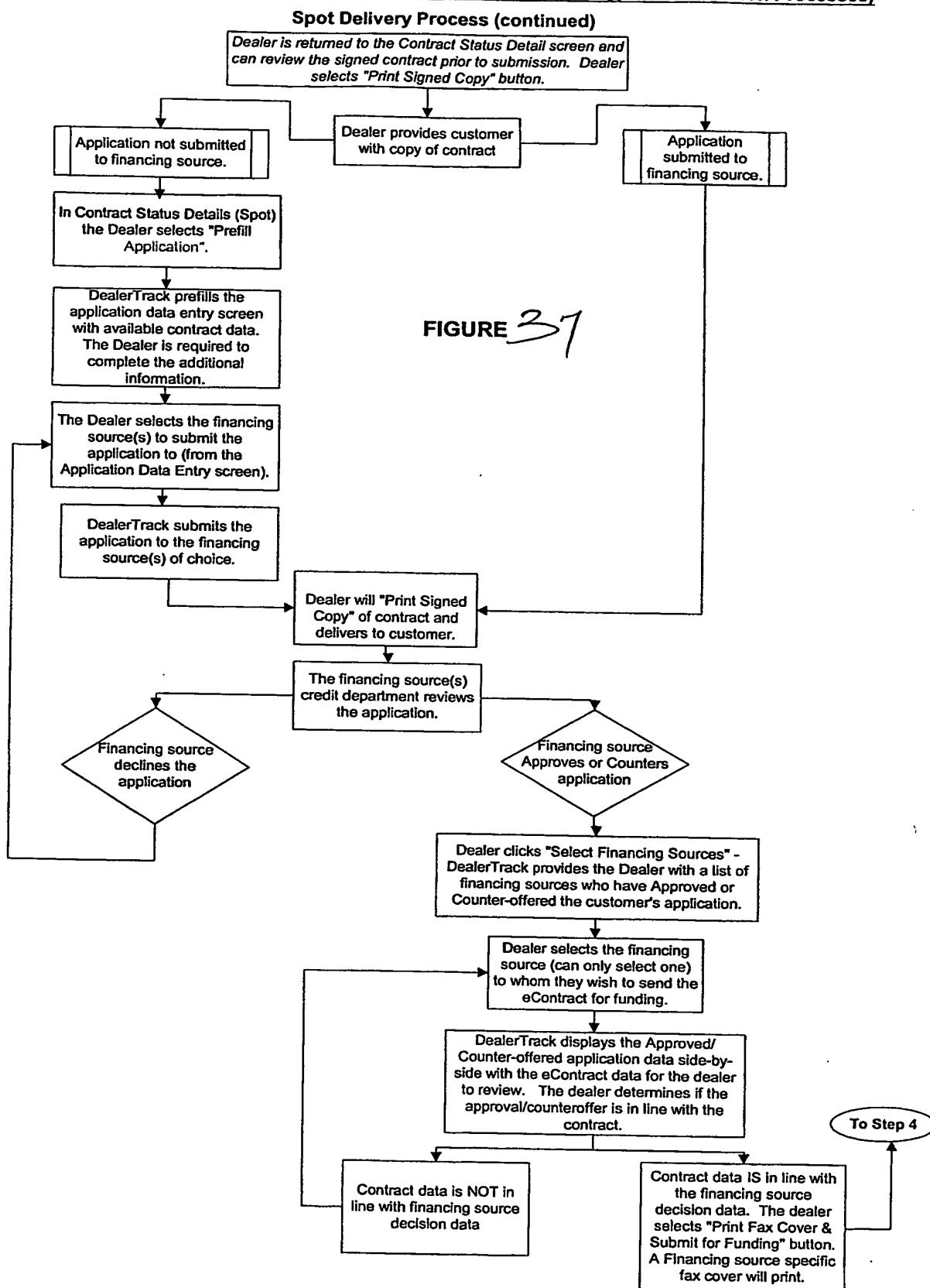


FIGURE 35



Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)

Master eContracting Flow Chart (Verification - Spot Delivery and Bypass Verification Processes)Definitions:

- 1) "Standard Edits" - Edits to reside on DealerTrack system that will notify the user of generic errors identified by DealerTrack. Example: Days to first payment must be between 19-51 days.
- 2) "Upfront Financing Source Edits" - Edits that are included on the DealerTrack system that are created, updated and managed by either; each participating financing source or DealerTrack, on behalf of a financing source. E.G. APR, Monthly Payment Amount, Total of Payments, Finance Charge.
- 3) "Backend Financing Source Edits" - Edits to reside on the financing sources back-end system that will notify the user of specific errors created by the financing source. Example: Amount financed outside program parameters.
- 4) "Financing Source Calculations" - The financing source provides their Dealers with the following information upon verification of contract data:
 - a) APR
 - b) Payment Calculation
 - c) Total of Payments
 - d) Finance Charge
- 5) "Force" print - The review copy of the eContract is automatically sent to the dealers default printer.
- 6) "eSignature" - A signature captured using a signature pad or other legally permissible means supplied along with software to the dealer. Authentication of the eSignatures is completed by the DealerTrack system utilizing the appropriate software.
- 7) "Vault" - secured storage of select electronic documents. DealerTrack acts as custodian. Dealers and Financing Sources have access to their respective eContracts electronic documents stored in the Vault. Permissions for access is allowed using the DealerTrack user administration function.
- 8) "Ownership Record" - Audit trail/registry of ownership changes from deposit through sale to secondary market.
- 9) "Bar-Coded Fax Cover Sheet" - Fax cover sheet printed along with contract copies that contains a bar-code identifier, such as; financing source application id#) to assist in matching the eContract residing on the financing source's imaging system to ancillary documentation faxed from dealer. The bar-code cover sheet is created by the DealerTrack system indicating all ancillary documentation required by the financing source based on information provided by the financing source to the system.
- 10) "Flattened PDF" - DealerTrack creates a read-only copy of the PDF which is a "non-authoritative" copy

FIGURE 38

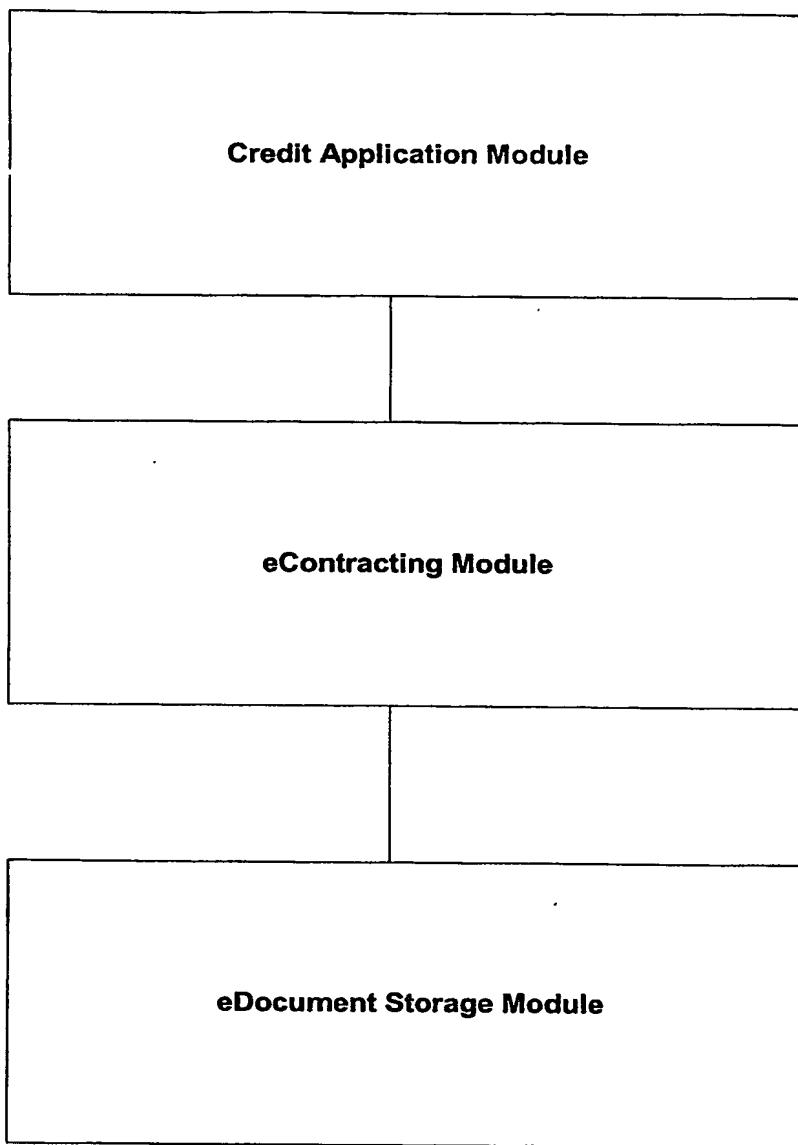


FIGURE 39

Figure 4⁰ indicates the eContracting process from application submission to the funding of the eContract.

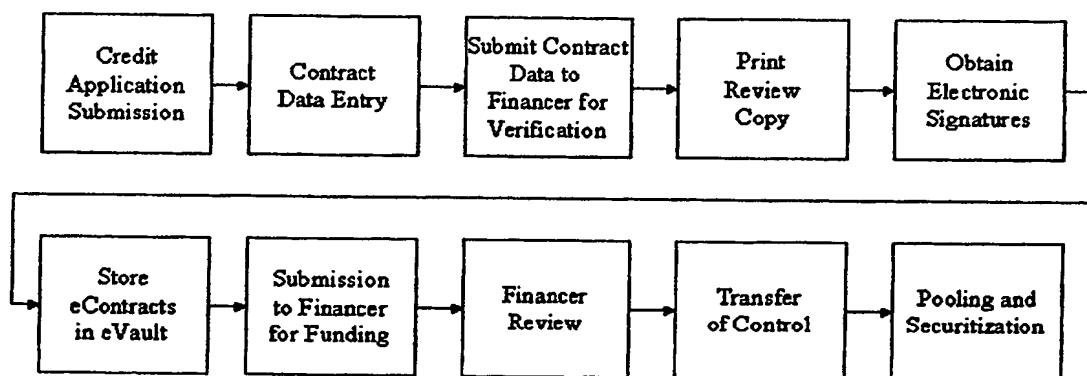


Figure 4⁰-eContracting Flow Chart

collect customer, financial and collateral information. Figure 4 illustrates a portion of the form used to collect the required information.

Submit An Application

YOU HAVE SELECTED: New Retail / Finance Joint Trade-In

Applicant's Personal Credit Information

Name: [Redacted] Last Name: [Redacted] Suffix (if any): [Redacted]

Middle Name: [Redacted] Maiden Name: [Redacted]

Social Security #: [Redacted]

Date of Birth (MM/DD/YYYY): [Redacted]

Address: [Redacted] Street Name: [Redacted] Type: [Redacted]

City: [Redacted] State: [Redacted] Zip Code: [Redacted]

Home Phone #: [Redacted]

Mobile Phone #: [Redacted]

Alt/Work or Post: [Redacted]

Office Phone #: [Redacted]

Business Phone #: [Redacted]

Salary (Gross): [Redacted] Type: [Redacted]

Other Income (Monthly): [Redacted] Source of Other Income: [Redacted]

In accordance with the General Terms and Conditions, you are required to read the following statement to the applicant before you can request from the applicant the amount of any "Other Income" and the "Source of Other Income".

Alimony, child support, separate maintenance income or its source need not be disclosed unless Applicant informs the creditor to do so. If in conflict, it is controlled by application.

Figure 4 Online Application Submission Form

Application Status								
Decision Codes								
<input checked="" type="checkbox"/> Approved <input type="checkbox"/> Declined <input type="checkbox"/> Counter Offer <input type="checkbox"/> Pending <input type="checkbox"/> Transmitting <input type="checkbox"/> Decision Expired <input type="checkbox"/> Canceled/Duplicate <input type="checkbox"/> Transmission Error								
Display				Advanced Search				
Status:	ALL		Select field to search:					
Show	All Lenders	From:	Last 15 days	Go	Reference #	Search		
Date	Applicant	Rep.	Product	Lender Status				
01/31/2003	Banks, John	Retail	Any Lender	?				
01/31/2003	Wilson, Vincent	Retail	Any Lender One	✓	Any Lender Two	?		
01/30/2003	Smith, John	Lease	Any Lender Seven	✓	Any Lender Twenty-Eight	Any Lender Two		

Figure 4 - Application Status Screen

2. eContracting Data Entry

To begin the eContracting process, the dealer accesses the contract data entry form from the application status detail screen (Figure 4).

Applicant Information		Financing Information	
Applicant Name:	Wilson, Vincent	Approved Product:	Retail
Coapplicant Name:	Wilson, Marie	Amount Approved: (Incl TTR)	\$30,000.00
Reference Number:	000681245230	Term:	48
Status:	APPROVED	Fees:	\$0.00
Vehicle Information		Bureau Information	
NUD-Year:	New 2003	Equifax	Trans Union
Make:	Ford	Experian	
Model/Trim:	Explorer		
VIN:			
Mileage:	2000		
Analyst Information			
Name:	John Farrell	Fax Number:	(516)555-5556
Phone Number:	(800)555-5555 ext. 999	Lender Customer Serv. #:	(800)555-5555
Comments To Credit Analyst			
Submit To Other Lenders		Begin eContract Data Entry	

Figure 4 Application Status Detail Screen

Lending Information			
Loan Date: Jan 31 2003	First Payment Date: Month <input type="text"/> / Date <input type="text"/> / Year <input type="text"/>		
Product Retail	Term* <input type="text"/> 40	Customer Rate* <input type="text"/> %	
Cash Down Payment			
Monthly Payment: \$ <input type="text"/> 1,500.00	Finance Charge: \$ <input type="text"/> 34,500.00	Total of Payments: \$ <input type="text"/> 34,500.00	(1)
Cash Price (including sales tax) \$ 1,500.00 (Any accessories, options, insurance and taxes) \$ 34,500.00 (1)			
Down Payment:			
Cash Down Payment	\$ <input type="text"/> 2,700.00		
Net Trade-In (Description Above)	\$ <input type="text"/> 3,000.00		
Other Down Payment	\$ <input type="text"/> 5,700.00		
Unpaid Balance of Cash Price (Description Above)	\$ <input type="text"/> 28,800.00		
Amounts Paid to Others on Customer's Behalf:			
(a) To Public Officials			
(i) License, title & registration fees	\$ <input type="text"/> 200.00		
(ii) Filing fees	\$ <input type="text"/> 0		
(iii) Taxes (not in Cash Price above)	\$ <input type="text"/> 0		
(b) To Insurance Companies for			
(i) Vendor's Single Interest Insurance	\$ <input type="text"/> N/A		
(ii) Credit Life Insurance	\$ <input type="text"/> 0		
(iii) Credit Disability Insurance	\$ <input type="text"/> 0		
(iv) Other Insurance	\$ <input type="text"/> N/A		
(c) Other Charges			
Acme Warranty Company	Warranty	\$ <input type="text"/> 1,000.00	
	Service Contract	\$ <input type="text"/> 0	
	Delivery	\$ <input type="text"/> 0	
	Oap	\$ <input type="text"/> 0	
	Prior Lease/Loan Balance	\$ <input type="text"/> 0	
	Refundable Security Deposit	\$ <input type="text"/> 0	
	Other	\$ <input type="text"/> 0	
Additional Prepaid (\$ plus %)			
			\$ <input type="text"/> 1,000.00
			\$ <input type="text"/> 30,000.00

Figure 4. Collecting Finance Information

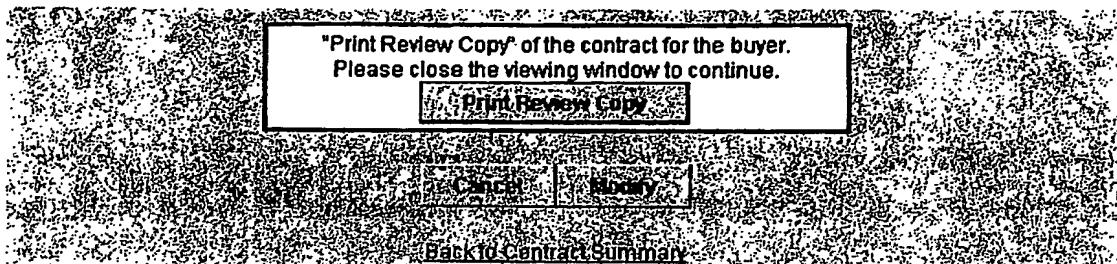


Figure 6- Print Paper Review Copy

STEPS	STATUS
(1) Print Review Copy	Complete ✓
(2) Obtain Signatures	Incomplete

Step (2)

After buyer(s) has reviewed the contract, click on the "Obtain Signatures" link to continue.

To obtain another copy of the review contract, click on the "View & Print Review Copy" link. Close viewing window when done.

To return to Contract Details and continue later, click on the "Back to Contract Details" link.

e-Signature by Silanis

[Cancel](#) [Modify](#) [View & Print Review Copy](#) [Back To Contract Details](#)

Figure 6- Print Review Screen

To delete signatures, click on the first signature box for each individual. You may save signatures only after obtaining all required signatures for each individual.

Buyer Signatures	Co-Buyer Signatures
I, John Banks, as the Buyer, HAVE READ the disclosures relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract.	I, Sharon Banks, as the Co-Buyer, HAVE READ the disclosures relating to Credit Insurance and AGREE to purchase Credit Insurance as identified in this Retail Installment Contract.
Contract Terms and Conditions	Contract Terms and Conditions
I, John Banks, as the Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract.	I, Sharon Banks, as the Co-Buyer, HAVE READ and AGREE TO BE BOUND by the Terms and Conditions of this Retail Installment Contract.

Dealer Signatures:

DEALER ACCEPTS CONTRACT.
I, as a designated Dealer Official, ACCEPT and AGREE to the terms of this Retail Installment Contract # (app #).

Name: _____

This allows you to save the signatures you have obtained and return to complete the contract later.

Cancel | Modify

Figure 47 Signature Capture Screen

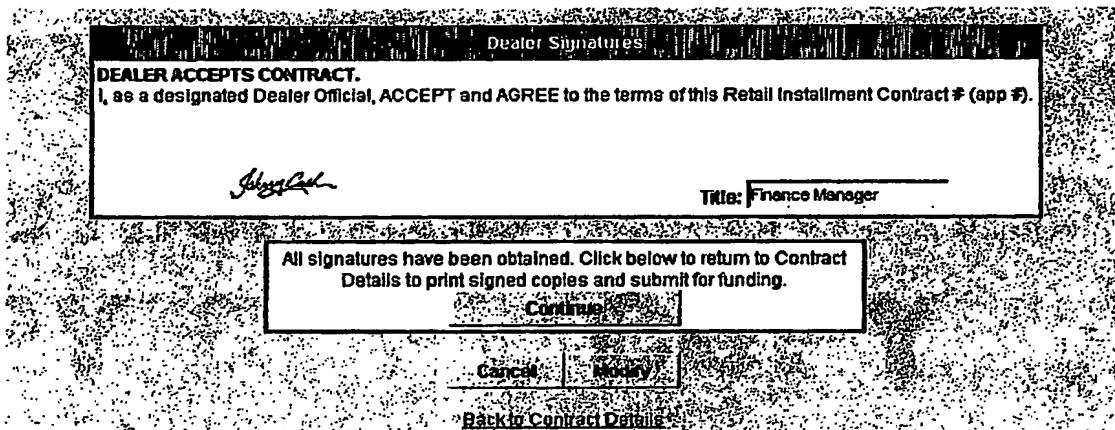


Figure 4/3 Fully Executed Signature Capture Screen (Partial View)

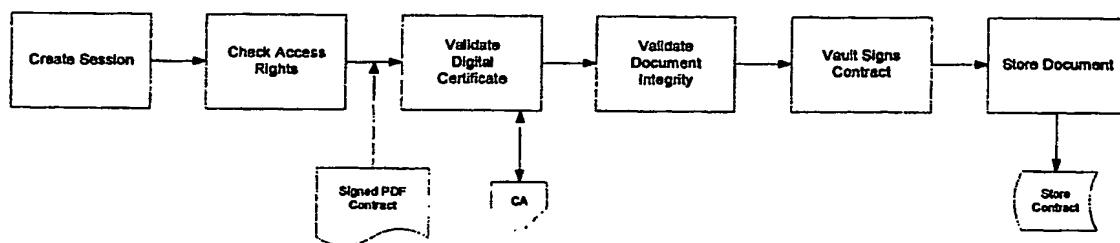


Figure 49 - Storing of Documents in the Vault

Field Name	Description
DealerTrack ID # (application)	Unique DealerTrack ID # associated with the application
Lender ID # (application/contract)	Unique Lender ID # associated with the application/contract
Borrower Name	First Name, Middle Initial, Last Name of Borrower
Co-Borrower Name	First Name, Middle Initial, Last Name of Co-Borrower (if applicable)
Transferor Organization Name	Name of selling organization
Transferor Organization Address	Address of selling organization
Transferee Organization Name	Name of buying organization
Transferee Organization Address	Address of buying organization
Date	MM/DD/YYYY for each ownership record entry
Time	HH:MM:SS for each ownership record entry
Transaction Type	Deposit, Transfer, Export (electronic/paper), Export to Lender, Payoff, Charge-off, Termination
User ID	System login id for user who initiated each of the following transactions: Export (electronic/paper), Export to Lender, Payoff, Charge-off, Termination
User Name	First Name, Middle Initial, Last Name of user who initiated each of the following transactions: Export (electronic/paper), Export to Lender, Payoff, Charge-off, Termination

Figure 52 Ownership Record Fields

DealerTrack®
Tools to accelerate your business

eContracting Fax Cover Sheet

Buyer: John Banks
Co-Buyer: Sharon Banks
Lender: Any Lender
Reference #: 12345678900

Required Documentation

- Title Application/ Proof that (lender) is Lienholder.
- Credit application (Print from Application Transmission Status)
- Agreement to Provide Insurance or Proof of Insurance.
- Factory Invoice or MSRP
- Warranty Binder
- Proof of Income

Figure 51 - Bar-coded Fax Cover Sheet

Print all necessary copies for the buyer(s) and your records. Once completed, refer to the printed fax cover sheet for final steps. NOTE: To print without submitting, click 'Print Signed Copy'.

Print Signed Copy & Submit to Financer

Print Signed Copy **Cancel** **Modify**

Back to Contract Summary

Figure 52 Submit to Financer for Funding

STEP 1	STEP 2
Print all necessary copies for the buyer(s) and your records. Print Signed Copy	All signatures have been obtained. Please select the lender(s) that you wish to submit this e-Contract to. Select Lenders

Figure 53 - Spot/Bypass Process

Select Lenders

YOU HAVE SELECTED

New Retail Joint John Banks 2003 Ford Explorer 48 months/\$30,000 Sharon Banks
--

This step is optional and can be skipped if you do not want to submit this e-Contract to a lender. You can always add or remove lenders later.

Select e-Contract Lender

Lender

Any Lender A

Any Lender B

Any Lender C

Complete e-Contract

Submit Agreement To Other Lenders

Cancel **Next Step**

Figure 54 - Spot Delivery Select Financer

Any Lender Application/eContract Comparison																																	
Any differences found are highlighted in blue.																																	
<table border="1"> <thead> <tr> <th colspan="2">APPROVED - Customer Information</th> </tr> </thead> <tbody> <tr> <td>Applicant Name:</td> <td>Banks, John</td> </tr> <tr> <td>CoApplicant Name:</td> <td>Banks, Sharon</td> </tr> <tr> <td>AFS #:</td> <td>95845454547</td> </tr> <tr> <td>Status:</td> <td>APPROVED</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">CONTRACT 1 - Customer Information</th> </tr> </thead> <tbody> <tr> <td>Buyer Name:</td> <td>Banks, John</td> </tr> <tr> <td>CoBuyer Name:</td> <td>Banks, Sharon</td> </tr> <tr> <td>AFS #:</td> <td>95845454547</td> </tr> <tr> <td>Status:</td> <td>e DI Verified</td> </tr> </tbody> </table>		APPROVED - Customer Information		Applicant Name:	Banks, John	CoApplicant Name:	Banks, Sharon	AFS #:	95845454547	Status:	APPROVED	CONTRACT 1 - Customer Information		Buyer Name:	Banks, John	CoBuyer Name:	Banks, Sharon	AFS #:	95845454547	Status:	e DI Verified												
APPROVED - Customer Information																																	
Applicant Name:	Banks, John																																
CoApplicant Name:	Banks, Sharon																																
AFS #:	95845454547																																
Status:	APPROVED																																
CONTRACT 1 - Customer Information																																	
Buyer Name:	Banks, John																																
CoBuyer Name:	Banks, Sharon																																
AFS #:	95845454547																																
Status:	e DI Verified																																
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<p>Comments To Credit Analyst</p> <p>Print File Cover & Return For Funding</p> <p>Back to Select Lenders</p>																																	

Figure 10 - Application/eContract Comparison Screen

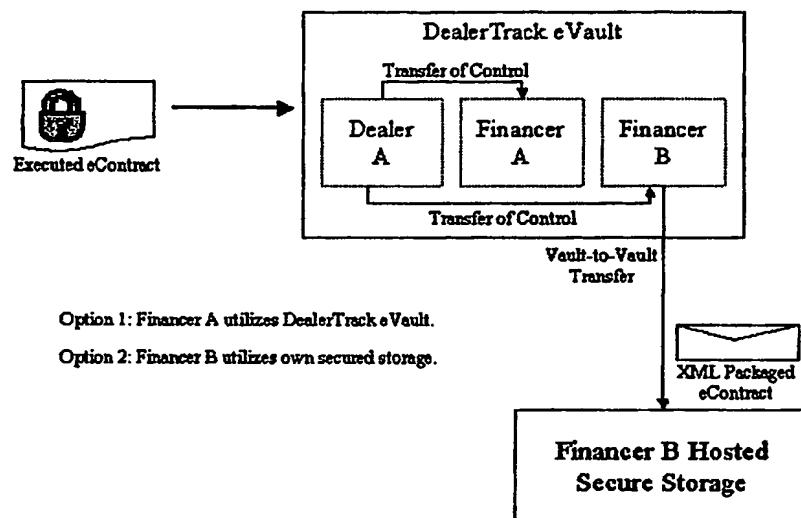


Figure 17 - eContract Storage Alternatives

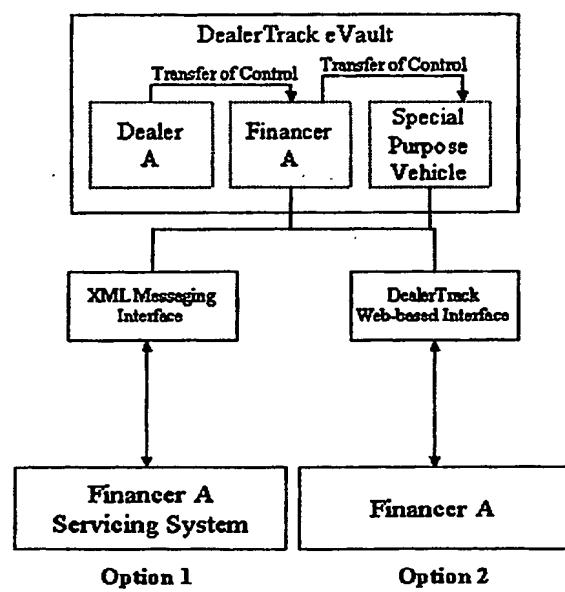


Figure 57 Vault Access and Contract Management

Use the check boxes to add permissions to this user's profile. Check marks in the heading will add all available permissions. Click on the permission group title to expand it or click the X to collapse it.

Permissions		
<input type="checkbox"/> All Permissions		
<input checked="" type="checkbox"/> Applications & Contracts		
<input type="checkbox"/> Credit Inquiry	<input type="checkbox"/> Credit Archive	<input type="checkbox"/> Prepare an Application
<input type="checkbox"/> Submit an Application	<input type="checkbox"/> Application Transmission Status	<input type="checkbox"/> Application Status
<input type="checkbox"/> Contract Status		
<input checked="" type="checkbox"/> eContracting		
<input type="checkbox"/> Preparation	<input type="checkbox"/> Signature Capture	<input type="checkbox"/> Spot Delivery
<input type="checkbox"/> eVault		
<input checked="" type="checkbox"/> Reports		
<input type="checkbox"/> Dealer Reserve	<input type="checkbox"/> Prospect Reports	
<input checked="" type="checkbox"/> Rates & Programs		
<input type="checkbox"/> Retail Rates	<input type="checkbox"/> Lease Programs	
<input checked="" type="checkbox"/> PaymentTrack		
<input type="checkbox"/> Access PaymentTrack	<input type="checkbox"/> Vehicle Preference Administration	<input type="checkbox"/> Lender Preference Administration
<input type="checkbox"/> System Preference Administration	<input type="checkbox"/> Search all Lenders	<input type="checkbox"/> Access all Profit Fields
<input type="checkbox"/> Access all Saved Quotes		
<input checked="" type="checkbox"/> General Access		
Home, Contact Us, Dealer Switch, Help, Log Out, Survey, Payment Calculator, Residual Value Book, Obtain a Payoff Quote, Learn More, Dealer Info, Change Password, Training, Documents & Forms, Products, Industry Links, Locations, Dell		

Figure 58 Dealer User Administration Screen

Use the checkboxes to add permissions to this user profile. A checkmark indicates that all available permissions within that permission grouping (in this case, statements) are enabled for each permission.

Permissions		
<input type="checkbox"/> All Permissions		
<input type="checkbox"/> Applications & Contracts		
<input type="checkbox"/> Prepare an Application	<input type="checkbox"/> Submit an Application	<input type="checkbox"/> Application Transmission Status
<input type="checkbox"/> Application Status	<input type="checkbox"/> Contract Status	
<input type="checkbox"/> Dealer Data		
<input type="checkbox"/> Dealer Reserve	<input type="checkbox"/> Prospect Reports	<input type="checkbox"/> Business Reports
<input type="checkbox"/> Fleet & Programs		
<input type="checkbox"/> Retail Rates	<input type="checkbox"/> Lease Programs	
<input type="checkbox"/> Payment Track		
<input type="checkbox"/> Access PaymentTrack		
<input type="checkbox"/> Audit		
<input type="checkbox"/> Access eContracts	<input type="checkbox"/> Create Pools & Transfer Ownership	<input type="checkbox"/> Create Affiliates
<input type="checkbox"/> Ownership Record	<input type="checkbox"/> Export	<input type="checkbox"/> Audit Log
<input type="checkbox"/> General Access		
Home, Contact Us, Dealer Switch, Help, Log Out, Survey, Payment Calculator, Residual Value Book, Obtain a Payoff Quote, Learn More, Dealer Info, Change Password, Training, Documents & Forms, Products, Industry Links, Locations, Dell		

Figure 59 - Financer User Administration Screen

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